

PATENT

SRE0006-US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

J. LOW

Serial No.: 10/718,615

Filed: November 24, 2003

For: SYSTEMS AND METHODS FOR
AUTOMATED TRANSACTIONS
PROCESSING

Art Unit: 3629

Examiner: Not Yet Assigned

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant wishes to make of record in the above-identified application the document or documents referenced on the attached Form PTO-1449. A copy of each reference is enclosed herewith.

The undersigned believes that this Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicant does not believe that a fee is due for filing this paper. However, should a first action on the merits have been issued on the same day or before this Information Disclosure Statement is filed, please accept this Information Disclosure Statement under Rule 97(c) and charge the requisite Rule 17(p) fee to our Deposit Account No. 50-1390, under Order No. SRE0006-US and proceed to consider this Information Disclosure Statement.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that each reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This submission does not represent that any referenced document is material or constitutes "prior art." If it should be determined that one or more of the referenced documents constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of the reference or references.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over any referenced document, should it be applied against the claims of the present application.

SHAW PITTMAN LLP
1650 Tysons Boulevard
McLean, VA 22102
Tel: (703) 770-7606

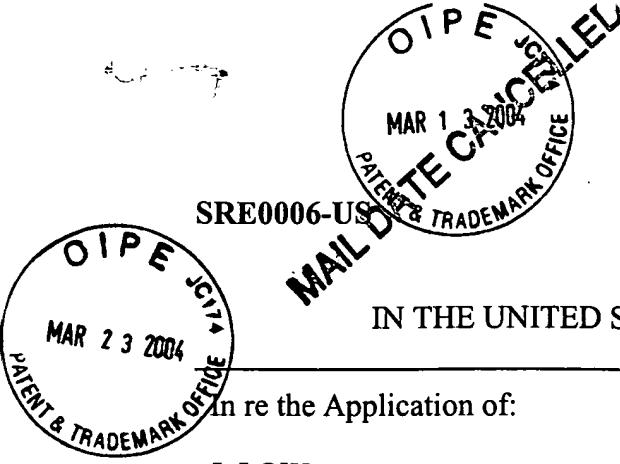
Date: March 23, 2004

Respectfully submitted,

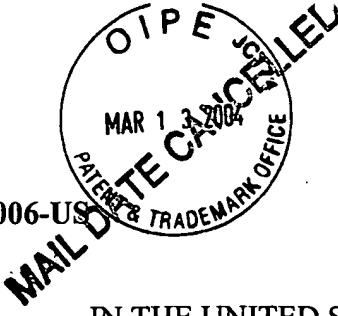
J. LOW

By: Michael D. Bednarek #43475
for: Michael D. Bednarek
Registration No. 32,329

MDB/SPA/ge



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IDENTIFICATION OF COPENDING APPLICATION(S)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant wishes to identify the following copending application or applications which may contain technical subject matter related to that of the present invention:

| <u>Serial No.</u> | <u>Filed</u> | <u>Attorney Docket No.</u> | <u>Patent No.</u> |
|-------------------|--------------|----------------------------|-------------------|
| 09/967,045 | 10/01/2001 | SRE0001-US | |
| 10/267,942 | 10/10/2002 | SRE0002-US | |
| 10/630,857 | 07/31/2003 | SRE0004-US | |
| 10/660,644 | 09/12/2003 | SRE0005-US | |

This identification is not to be construed as a waiver of confidentiality as to the cited application now or upon issuance of the present application as a patent. The Examiner is

Serial No.: 10/718,615
Art Unit: 3629

Attorney's Docket No.: SRE0006-US
Page 2

respectfully requested to consider the cited copending application or applications and the art cited therein during examination of the present application.

**DO NOT PRINT THE ABOVE CITATION(S) IN ANY PATENT THAT
ISSUES FROM THE ABOVE-CAPTIONED APPLICATION OR ANY
OTHER RELATED APPLICATION.**

SHAW PITTMAN LLP
1650 Tysons Boulevard
McLean, VA 22102
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Date: March 23, 2004

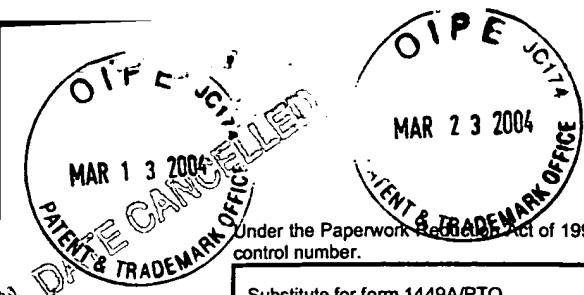
Respectfully submitted,

J. LOW

By: Michael D. Bednarek #43475
Stewart Arthur
PO# : Michael D. Bednarek
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MDB/SPA/ge

Document #: 1277314 v.1



MAR 23 2004

PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO

Complete if Known**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 4

| | |
|------------------------|-------------------|
| Application Number | 10/718,615 |
| Filing Date | November 24, 2003 |
| First Named Inventor | J. LOW |
| Art Unit | 3629 |
| Examiner Name | Not Yet Assigned |
| Attorney Docket Number | SRE0006-US |

U.S. PATENT DOCUMENTS

| Examiner Initials* | Cite No. ¹ | Document Number | Publication Date | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
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| Substitute for form 1449A/PTO | | | | <i>Complete if Known</i> | |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i> | | | | Application Number | 10/718,615 |
| | | | | Filing Date | November 24, 2003 |
| | | | | First Named Inventor | J. LOW |
| | | | | Art Unit | 3629 |
| | | | | Examiner Name | Not Yet Assigned |
| Sheet 2 | | of 4 | Attorney Docket Number SRE0006-US | | |

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| Examiner Initials | Cite No. ¹ | Document Number | | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
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| Sheet | | 3 | of | 4 | |
| | | | | | Application Number 10/718,615 |
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| | | | | | Examiner Name Not Yet Assigned |
| | | | | | Attorney Docket Number SRE0006-US |

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

| | | | |
|-------------------------------|--|----------------------------|--|
| Examiner Signature | | Date Considered | |
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| INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i> | | Application Number | 10/718,615 |
| Sheet | 3 | of | 4 |
| | | Examiner Name | Not Yet Assigned |
| | | Attorney Docket Number | SRE0006-US |

| OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS | | | |
|---|-----------------------|---|--------------------------|
| Examiner Initials | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | | "Questions of reinsurance. A short guide," produced by Swiss Re Publishing (1998), Swiss Reinsurance Company, Mythenquai 50/60, PO Box CH-8022 Zurich, Switzerland | <input type="checkbox"/> |
| | | "Overview of Riskclick," http://www.riskclick.com | <input type="checkbox"/> |
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